

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 11–25033–KCF  
Chapter: 13  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Patrick F. Zitani Jr.  
33 Bruno Crescent  
Trenton, NJ 08620–1605

Pamela A. Zitani  
33 Bruno Crescent  
Trenton, NJ 08620–1605

Social Security No.:

xxx–xx–4882

xxx–xx–3202

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: December 9, 2016

JJW: pbf

James J. Waldron  
Clerk

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Patrick F. Zitani  
 Pamela A. Zitani  
 Debtors

Case No. 11-25033-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: cscnodsc

Page 1 of 3  
 Total Noticed: 66

Date Rcvd: Dec 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2016.

db/jdb Patrick F. Zitani, Jr., Pamela A. Zitani, 33 Bruno Crescent, Trenton, NJ 08620-1605  
 cr +Capital One, POB 740933, Dallas, TX 75374-0933  
 cr +Nationstar Mortgage LLC, Stern, Laventhal & Frankenberg, 105 Eisenhower Parkway,  
 Suite 302, Roseland, NJ 07068-1640  
 512068077 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: FIA Card Services, NA as successor in interest to,  
 Bank of America NA and MBNA America Bank, PO Box 15102, Wilmington, DE 19886-5102)  
 511986669 +Bluegreen Corp, 4960 Blue Lake Dr, Boca Raton, FL 33431-4453  
 511986671 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One, N.A., PO Box 85520, Richmond, VA 23285)  
 511986680 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Citibank Usa, Attn.: Centralized Bankruptcy, PO Box 20363,  
 Kansas City, MO 64195)  
 512073154 +Capital One, N.A., c/o Creditors Bankruptcy Service, P.O. Box 740933,  
 Dallas, TX 75374-0933  
 511986678 +Chase, PO Box 15298, Wilmington, DE 19850-5298  
 511986677 +Chase, PO Box 901039, Fort Worth, TX 76101-2039  
 511986679 +Citibank Usa, Po Box 6497, Sioux Falls, SD 57117-6497  
 511986682 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, Attn: Bankruptcy Dept., Po Box 81577,  
 Austin, TX 78708)  
 511986691 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030  
 (address filed with court: Forster, Garbus & Garbus, 500 Bi- County Blvd., Ste 350,  
 Farmingdale, NY 11735-3996)  
 511986689 +Fashion Bug, PO Box 659728, San Antonio, TX 78265-9728  
 511986690 +First Usa Bank, 800 Brooksedge Blvd, Westerville, OH 43081-2822  
 511986698 +Hsbc Bank, Attn: Bankruptcy, PO Box 5213, Carol Stream, IL 60197-5213  
 511986697 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 511986699 +Hsbc/RS, PO box 15521, Wilmington, DE 19850-5521  
 511986700 +Hsbc/rs, Hsbc Retail Svcs/Attn: Bk Dept, PO Box 5213, Carol Stream, IL 60197-5213  
 511986708 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, POB 619096, Dallas, TX 75261-9741)  
 511986707 Nationstar Mortgage, PO Box 650783, Dallas, TX 75265-0783  
 512020966 +Nationstar Mortgage, PO Box 829009, Dallas, TX 75382-9009  
 511986709 +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905  
 511986710 +PSED Trenton Federal Credit Union, PO Box 3365, Trenton, NJ 08619-0365  
 511986711 +Sears/CBSD, 701 East 60th St N, Sioux Falls, SD 57104-0432  
 511986713 +Sears/Cbsd, 8725 W. Sahara Ave, The Lakes, NV 89163-0001  
 511986714 +Td Rcs/Rave Girl, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035  
 514723195 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,  
 Harrisburg, PA 17106-9184  
 511986716 +Us Dept Of Education, PO Box 5609, Greenville, TX 75403-5609  
 511986717 +Us Dept Of Education, Attn: Borrowers Service Dept, PO Box 5609,  
 Greenville, TX 75403-5609  
 511986719 +Verizon New Jersey Inc, PO Box 3397, Bloomington, IL 61702-3397  
 511986718 +Verizon New Jersey Inc, 500 Technology Dr, Weldon Spring, MO 63304-2225  
 511986721 WFNNB, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125  
 511986720 +Wfnnb/Mattress Giant, PO Box 94498, Las Vegas, NV 89193-4498  
 511986723 Wfnnb/Express, Attn: Bankruptcy, PO Box 18227, Columbus, OH 43218  
 511986722 +Wfnnb/Express, 4590 E Broad St, Columbus, OH 43213-1301  
 511986724 +Wfnnb/New York & Company, 220 W Schrock Rd, Westerville, OH 43081-2873

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 09 2016 22:57:00 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Dec 09 2016 22:56:56 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 512127444 +E-mail/Text: bncmail@w-legal.com Dec 09 2016 22:57:08 CANDICA L.L.C.,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 512622104 +E-mail/Text: bncmail@w-legal.com Dec 09 2016 22:57:08 Candica, L.L.C.,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 511986674 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 09 2016 23:03:25 Capital One, N.a.,  
 C/O American Inforsource, Po Box 54529, Oklahoma City, OK 73154-1529  
 511986684 E-mail/Text: mrdiscen@discover.com Dec 09 2016 22:56:07 Discover Financial, Po Box 15316,  
 Wilmington, DE 19850  
 511986687 E-mail/Text: mrdiscen@discover.com Dec 09 2016 22:56:07 Discover Financial Services,  
 PO Box 15316, Wilmington, DE 19850  
 512020945 E-mail/PDF: resurgentbknofications@resurgent.com Dec 09 2016 22:53:26  
 Dell Financial Services L.L.C., c/o Resurgent Capital Services, PO Box 10390,  
 Greenville, SC 29603-0390  
 511999918 E-mail/Text: mrdiscen@discover.com Dec 09 2016 22:56:07 Discover Bank,  
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025

District/off: 0312-3

User: admin  
Form ID: cscnodsc

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Total Noticed: 66

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

511986683 +E-mail/Text: mrdiscen@discover.com Dec 09 2016 22:56:07 Discover Fin,  
Attention: Bankruptcy Department, PO Box 6103, Carol Stream, IL 60197-6103  
511986686 +E-mail/Text: mrdiscen@discover.com Dec 09 2016 22:56:07 Discover Financial,  
Attention: Bankruptcy Department, PO Box 6103, Carol Stream, IL 60197-6103  
511986688 +E-mail/Text: mrdiscen@discover.com Dec 09 2016 22:56:07 Discover Financial Services,  
Attention: Bankruptcy Department, PO Box 6103, Carol Stream, IL 60197-6103  
511986692 +E-mail/PDF: gecsedirecoverycorp.com Dec 09 2016 22:53:17 Gemb/JC Penny, PO Box 981402,  
El Paso, TX 79998-1402  
511986693 +E-mail/PDF: gecsedirecoverycorp.com Dec 09 2016 22:53:17 Gemb/JC Penny,  
Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104  
511986694 +E-mail/PDF: gecsedirecoverycorp.com Dec 09 2016 22:53:38 Gemb/Modells DC, PO Box 981400,  
El Paso, TX 79998-1400  
511986695 +E-mail/PDF: gecsedirecoverycorp.com Dec 09 2016 22:52:55 Gemb/Walmart, PO Box 981400,  
El Paso, TX 79998-1400  
512355315 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Dec 09 2016 22:53:06  
JP Morgan Chase Bank, c/o Ascension Capital Group, P.O. Box 201347,  
Arlington, TX 76006-1347  
511986702 +E-mail/Text: bnckohlsnotices@becket-lee.com Dec 09 2016 22:56:15 Kohls,  
Attn: Recovery Dept, PO Box 3120, Milwaukee, WI 53201-3120  
511986701 +E-mail/Text: bnckohlsnotices@becket-lee.com Dec 09 2016 22:56:15 Kohls,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
511986703 +E-mail/PDF: gecsedirecoverycorp.com Dec 09 2016 22:52:55 Lowes / MBGA, PO Box 981400,  
El Paso, TX 79998-1400  
511986705 +E-mail/PDF: gecsedirecoverycorp.com Dec 09 2016 22:52:55 Lowes / MBGA,  
Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104  
513571642 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 09 2016 23:03:51 Midland Funding LLC,  
by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457  
512185323 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 09 2016 23:03:48  
Portfolio Recovery Associates, LLC, c/o Sears Premier Card, POB 41067, Norfolk VA 23541  
512187232 E-mail/PDF: rmscedirecoverycorp.com Dec 09 2016 22:53:44 Portfolio Investments I LLC,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
513210549 E-mail/Text: bkdepartment@rtresolutions.com Dec 09 2016 22:57:10  
Real Time Resolutions, Inc., 1349 Empire Central Dr., Ste. 150, POB 36655,  
Dallas, TX 75247  
511986715 E-mail/Text: bnc@alltran.com Dec 09 2016 22:56:10 United Recovery Systems, LP,  
PO Box 722929, Houston, TX 77272-2929  
513888816 +E-mail/Text: bncmail@w-legal.com Dec 09 2016 22:57:28 Vanda, LLC,  
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121, Vanda, LLC,  
c/o Weinstein & Riley, P.S. 98121-3132  
513888815 +E-mail/Text: bncmail@w-legal.com Dec 09 2016 22:57:28 Vanda, LLC,  
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
512161138 E-mail/Text: bnc-quantum@quantum3group.com Dec 09 2016 22:56:47  
World Financial Network National Bank, Quantum3 Group LLC, PO Box 788,  
Kirkland, WA 98083-0788

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
511986670\* +Bluegreen Corporation, 4960 Blue Lake Dr, Boca Raton, FL 33431-4453  
511986672\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, N.a., PO Box 85520, Richmond, VA 23285)  
511986673\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, N.a., PO Box 85520, Richmond, VA 23285)  
511986675\* +Capital One, N.a., C/O American Infosource, PO Box 54529, Oklahoma City, OK 73154-1529  
511986676\* +Capital One, N.a., C/O American Infosource, PO Box 54529, Oklahoma City, OK 73154-1529  
511986681\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, One Dell Way, Bldg B,  
Round Rock, TX 78682)  
511986685\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
(address filed with court: Discover Financial, PO Box 15316, Wilmington, DE 19850)  
511986696\* +Gemb/Walmart, PO Box 981400, El Paso, TX 79998-1400  
511986704\* +Lowes / MBGA, PO Box 981400, El Paso, TX 79998-1400  
511986706\* +Lowes / MBGA, Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104  
511986712\* +Sears/Cbsd, 701 East 60th St N, Sioux Falls, SD 57104-0432  
511986668 ##+Bank Of America, PO Box 15026, Wilmington, DE 19850-5026

TOTALS: 0, \* 12, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: cscnodsc

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 11, 2016

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor Nationstar Mortgage LLC bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC cwohrlab@logs.com,  
njbankruptcynotifications@logs.com  
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com  
Kenneth S. Jannette on behalf of Creditor Vanda, LLC ken.jannette@gmail.com  
Mark K. Smith on behalf of Joint Debtor Pamela A. Zitani markksmithlaw@aol.com,  
Romasmith@aol.com  
Mark K. Smith on behalf of Debtor Patrick F. Zitani, Jr. markksmithlaw@aol.com,  
Romasmith@aol.com

TOTAL: 7